



July 2008

## Handy-NEWS & NOTES REACHES THREE MILLION!

This issue of *Handy-NEWS & NOTES* is the 711<sup>th</sup> issue of the publication since it began on October 28, 1983. With this issue, the Office for Persons with Disabilities has now distributed over 3 Million copies of *Handy-NEWS & NOTES*!

## REC ROOM – BACK OPEN!

The Milwaukee County Rec Room has been redesigned and is back on-line. To view recreation opportunities for persons with disabilities visit the following;  
<http://www.county.milwaukee.gov/RecRoom> .

## COMPUTER CLASS

Computer skills not quite up to par? Learn the basics with us... Word processing, creating personalized letters and cards.

This summer, the United Methodist Church in partnership with New Horizons Un-Limited will offer introductory computer lessons to meet for one hour beginning at 6:00 p.m. once a week, for four weeks.

The Introduction to Word Computer Class is designed to give an introductory overview of Word, basic instruction on word processing software, creating, saving and editing letters and documents and creating personalized stationary and a greeting card.

Place: The United Methodist Church of Whitefish Bay, 819 E. Silver Spring Drive, Whitefish Bay, WI 53217 (Conveniently located one block from the bus line for easy access)

Time: Wednesday, Evenings, 6–7 p.m. Introduction to Word – August 6th, 13th, 20th, 27th

Cost: \$15 for the 4-week - Introduction to Word

To request a registration form... Call New Horizons Un-Limited at (414) 299-0124 or the UMC of Whitefish Bay Disability Computer Class Coordinator at (414) 964-2424.

## CAREGIVER'S CORNER

### When to Stop...A Tip to Retain Independence

There are a number of activities to which people cling to retain control over their lives – driving, cooking, lifting, cleaning, working, and climbing (stairs and chairs), just to name a few. A person may argue that without a certain activity, they just won't be themselves, that they will lose their independence and even their identity.

But these are the very activities that have the potential to take away one's independence and freedom. During a doctor's visit or professional evaluation, when a person continues to perform an activity that they are clearly unable to continue doing safely on their own - whether it is because of mental or physical disability - the professional sees the person as unable or unwilling to stop an activity that is potentially harmful to his/herself and others. It's like getting two strikes for the price of one.

If the person you're caring for has come to the point where s/he needs to stop or cut back on an activity, there are other options besides just stopping. The person could have a program or someone help them out, or they could go through training to re-teach, giving her/him ideas on how to do the given activity in a healthier, safer, more efficient way. Either of these options not only allows the person to retain independence, but it also shows the professional that the person is competent and wise enough to know when they need help thereby leading a more positive recommendation. Many individuals who are not cooperative or willing to make the necessary changes do not understand or even know about this perspective. Please feel free to share this tip on maintaining independence.

*'Caregiver's Corner' is contributed by the Family Caregiver Support Network of Interfaith Older Adult Programs, Inc., 414-220-8600, 800-449-4481*



**MILWAUKEE COUNTY OFFICE FOR PERSONS WITH DISABILITIES**

Telephone: 414-278-3932 (VOICE); 414-278-3937 (TDD); 414-278-3939 (FAX)

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# Handy-NEWS & NOTES



July 2008

## SOCIAL SECURITY UPDATES

By Karyl Richson  
Social Security Public Affairs Specialist in Milwaukee

### CELEBRATE DIRECT DEPOSIT

To some people, direct deposit seems like a new way of doing things. But did you know direct deposit has been in use for more than 25 years, and it has a proven track record of success? That's because it is so fast and convenient. Direct deposit eliminates the need to take a paper check to the bank. It also gets the funds into your bank account faster.

Millions of taxpayers use direct deposit so they can get their income tax returns faster. Even more get their benefit checks and paychecks by direct deposit. Earlier this year, the first baby boomer to receive Social Security benefits, Kathy Casey-Kirschling, chose to receive her payment by direct deposit too.

Are you on the fence about direct deposit? Consider this.

According to the National Automated Clearing House Association, once a direct deposit account is established, a payment can never be lost. Direct deposit gives you peace of mind. No matter where you are, your payment is in the bank. There's no worry about stolen, lost or misdirected payments.

Direct deposit is, hands down, the safest, quickest and most convenient way for people to receive their payments.

If you don't already have direct deposit for your Social Security or Supplemental Security Income (SSI) benefits, it's easy to sign up. For more information about direct deposit of Social Security benefits, go to [www.socialsecurity.gov/deposit](http://www.socialsecurity.gov/deposit) or visit [www.Godirect.org](http://www.Godirect.org). You can also call 1-800-772-1213 (TTY 1-800-325-0778).

### DUST OFF YOUR FINANCIAL PLAN

As you're dusting your house and cleaning out the clutter, don't forget another important matter deserving of your attention. Spring is a good time to dust off your financial plan, too.

The best way to renew your financial plan and to make sure you're on your way to a comfortable retirement is to go to [www.socialsecurity.gov](http://www.socialsecurity.gov) and visit the retirement planners.

Experts agree, people who use financial planning tools, such as retirement calculators, usually end up better off financially than those who do not take advantage of such tools.

Of course, the best place to begin any retirement calculation is by knowing what you may receive from Social Security ... and how much more you will need to enjoy a comfortable retirement.

Each year, every worker age 25 and older is mailed a *Social Security Statement*. Read it carefully because it is a roadmap to your personal financial future. It shows how much you and your family can expect to receive from Social Security when you retire, or if you become disabled or die. If you can't find your last *Statement* you don't have to wait for your next one. Just visit [www.socialsecurity.gov/mystatement](http://www.socialsecurity.gov/mystatement) to ask for a new *Statement* to be mailed to you.

In addition, you should also visit Social Security's financial planning website at [www.socialsecurity.gov/planners](http://www.socialsecurity.gov/planners). You can use the calculators there to test different retirement ages or different scenarios for future earnings amounts. And you can link to a non-Social Security worksheet that will help you decide how much you need to save and invest for retirement.

Most financial advisors say you will need about 70 to 80 percent of your pre-retirement earnings to comfortably maintain your pre-retirement standard of living. Under current law, if you have average earnings, your Social Security retirement benefits will replace only about 40 percent, so you will need to supplement your benefits with a pension, savings or investments. That's why it's a good idea to evaluate your financial plan for retirement now.

Once you've cleaned the house, get to work dusting off your financial plan and make sure you're on the right path? Make use of the financial planning tools available to you at [www.socialsecurity.gov](http://www.socialsecurity.gov).

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## ADA STANDARDS & REGULATIONS (TITLE II & III) Proposed Rulemaking To Revise

The Department of Justice just released “**Advanced Text**” of their Notice of Proposed Rulemaking (NPRM) to revise the ADA Standards and Regulations for Titles II & III. The documents are temporarily available in PDF & HTML versions at <http://www.ada.gov/NPRM2008/ADAnprm08.htm>

According to the DOJ Notice: The Department cannot accept comments on the Department’s proposals through [www.regulations.gov](http://www.regulations.gov) until they are published in the Federal Register. Once they are published, interested parties will have **sixty days** to comment on them. Although the text that is published in the Federal Register may have slight variances in font, punctuation, and format from the advance text, there will be no substantive changes in the Federal Register text from the advance text. The Department will update its ADA website at [www.ada.gov](http://www.ada.gov) and provide notice of the publication date in the Federal Register. At that time, the Department will remove the advance text from its website and replace it with the published version of the Department’s proposals. The regulations will also then be available at [www.regulations.gov](http://www.regulations.gov).

## LOOKING FOR A HALL???

Are you looking for a hall for your next function? Would you like to rent a beautiful hall in a woodsy setting near you? If you answered yes, please use the link below (or call Bridget @ 414-278-3938) to check out the Wil-O-Way Grant and Wil-O-Way Underwood facilities. They may be just what you’re looking for. But hurry, the 2008 and 2009 calendars are filling up.

<http://www.county.milwaukee.gov/WilOWayRentals>

## DID YOU KNOW? Milwaukee County Offers Accessible Fishing In The Parks

The following parks locations offer accessible fishing opportunities to persons with disabilities.

McKinley, 1750 N. Lincoln Memorial Drive  
Breakwall Pier  
Milwaukee River Parkway, North of Hampton Ave  
Pier (40 yds of grass turf between road & pier  
Scout Lake, 5902 W. Loomis Rd  
Pier  
Veterans, 1010 N. Lincoln Memorial Drive  
Promenade (along sea wall)  
Washington Park, 1859 N. 40<sup>th</sup> Street  
Deck

For further information about fishing in the Milwaukee County parks system, please visit <http://www.county.milwaukee.gov/Fishing9141.htm>.

## MILWAUKEE'S SUMMERTIME EAST-SIDE FESTIVALS

**SUMMERFEST** – June 26<sup>th</sup> - July 6<sup>th</sup> at Henry W. Maier Festival Park

For more information on special and free admission opportunities call (414) 273-2680 or visit [www.summerfest.com](http://www.summerfest.com)

**BASTILLE DAYS** - July 10<sup>th</sup> - 13<sup>th</sup> Cathedral Square Park & Surrounding Streets

FREE French festival. Festival hours are Thurs., Friday and Saturday- 11am to midnight, Sunday 11am to 9pm  
For more information call (414) 271-1416 or visit [www.easttown.com](http://www.easttown.com).

**FESTA ITALIANA** – July 17<sup>th</sup> – 20<sup>th</sup> at Henry W. Maier Festival Park

FREE admission by ticket for persons with disabilities and an escort Thursday 11am to 2pm For tickets, send a self-addressed stamped envelope to: VIP Day, Festa Italiana, 631 E. Chicago, Milwaukee, WI 53202. For more information call (414) 223-2193 or visit [www.festaitaliana.com](http://www.festaitaliana.com)

**GERMAN FEST** – July 24<sup>th</sup> – 27<sup>th</sup> at Henry W. Maier Festival Park

FREE admission at any gate on Thursday from 5-10pm for all who attend. FREE admission at any gate Friday from 3-5pm for persons with physical disabilities and an escort. Kids 12 and under free with adult. For more information call (414) 464-9444 or visit [www.germanfest.com](http://www.germanfest.com) or e-mail at [info@germanfest.com](mailto:info@germanfest.com)

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## 2008 MILWAUKEE BREWERS



### JULY

sun	mon	tue	wed	thu	fri	sat
		1 @ari 8:40	2 @ari 8:40	3 @ari 2:40	4 PIT 1:05	5 PIT 6:05
6 PIT 1:05	7 COL 7:05	8 COL 7:05	9 COL 7:05	10 COL 1:05	11 CIN 7:05	12 CIN 6:05
13 CIN 1:05	14 All Star Break New York	15	16	17	18 @sf 9:15	19 @sf 3:05
20 @sf 3:05	21 @stl 7:15	22 @stl 7:15	23 @stl 7:15	24 @stl 7:15	25 HOU 7:05	26 HOU 6:05
27 HOU 1:05	28 CHC 7:05	29 CHC 7:05	30 CHC 7:05	31 CHC 1:05		

HOME away (i) interleague  
All games cst. Game times subject to change.

### JULY PROMOTIONS

- 4 - Sports Authority Special Coupon
- 6 - Barrel Man Bobble Giveaway
- 9 & 30 - Valvoline Instant Oil Change Special Coupon
- 10 - YMCA Day at Miller Park
- 12 - Jersey Drawstring Bag Giveaway
- 13 - Corey Hart Collectible Poster Giveaway
- 25-27 - Brewers Drive for Charity & Prince Fielder Pin  
Donate new kid's toys, games or stuffed animals
- 26 - Cooler Bag Giveaway
- 26 - Brewers Charities 5K Sausage Run/Walk
- 27 - Brewers Key Chain Giveaway
- 31 - Brewers Car Flag Giveaway

To purchase tickets for the Milwaukee Brewers season, contact the Milwaukee Brewers Ticket Department at (414) 902-4000.

**brewers.com**

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2000 Plymouth Grand Voyager SE. 175,000 miles. \$20,000 worth of modifications. Runs great. Asking \$5,000.

Call Erica at 414-304-1788

### VAN FOR SALE

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920-960-1040

### VAN FOR SALE

2005 Dodge Grand Caravan Sport with only 38,000 original miles. Entervan with Automatic Side Braun Lift. Dual Heat and Air Conditioning. Automatic Doors. Full Bench seat in rear.

Call 608-742-2220, leave a message if no answer.

### VAN FOR SALE

1999 Ford E-150 Custom Conversion Van, 76,500 miles, V-6 4.0L Engine, Automatic, AC, Wheelchair accessible, Ricon Side Lift, (2 middle Captain Chairs included), Flatscreen Flexvision TV and Audio Vox MV DVD 4 player, well maintained, Midnight Blue. \$10,000 or best offer.

Contact Dan @ 414-774-6440

### 1996 Chevy Conversion Van with Wheelchair Accessible Lift Customized through Custom Craft Vehicles

Mileage: 148,800, Engine: V8 5.7 Liter, Transmission: Auto, Drivetrain: RWD, 17-18 MPG

Asking price: \$3,500 Or Best Offer

Standard/Options, 7 passenger includes wheelchair, AM/FM Single CD Player, ABS Brakes, Power steering, locks, windows, Dual Front Air Bags, Tilt Wheel, Cruise Control, Premium Sound, Privacy Glass(includes shades on the inside windows), Running Boards, Towing Pkg., Alloy wheels  
\*Comes with the extra Captain's Chair that was taken out when the wheelchair lift was put in.\*

\*\*The lift was brand new when put in back in March 2002 and cost between \$5,000-\$6,000 installed. Lifts up to 250 lbs. Please email if you'd like to see pictures or take a look at it. Located in Watertown.

Contact [zechzer@dishmail.net](mailto:zechzer@dishmail.net) or 920-261-0246/920-285-2395

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## WHEELCHAIR FOR SALE

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All proceeds benefit the Center for the Deaf and Hard of Hearing. Car supplied by Bergstrom Automotive. Winner responsible for all licensing, taxes and registration fees. A maximum of 1,999 tickets will be sold. If fewer than 650 tickets are sold, the raffle will be canceled and all monies will be refunded in full.

Purchase tickets at [www.cdhh.org](http://www.cdhh.org) or call (414) 604-2200 with your Visa or MasterCard in hand. To purchase by mail, make checks payable to CDHH and send to: CDHH Car Raffle, 10243 W. National Ave., West Allis, WI 53227.

For more information, email [kmalak@cdhh.org](mailto:kmalak@cdhh.org). Must be 18 years or older to enter.



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Permit #R0011645A-81150. Federal Tax ID No. 39-0826101 \*You need not be present to win.



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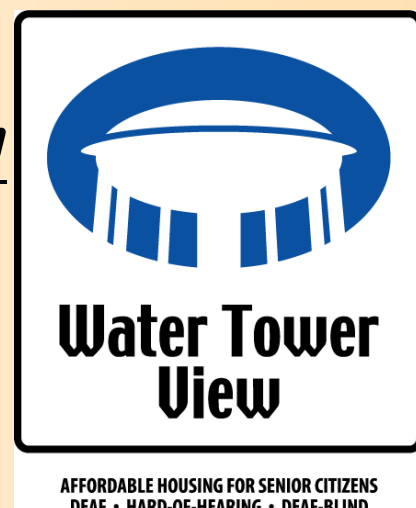
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# Tasting Tuesday

August 19, 2008 • 5:30 – 9:30 PM



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**Call 414-604-2200 or  
Visit [www.cdhh.org](http://www.cdhh.org)**

### Don't Miss the Homebrew Contest

with celebrity judges:  
Kramp & Adler from  
FM102.1's morning show  
and Dick Leinenkugel  
from the Jacob  
Leinenkugel  
Brewing  
Company



Proud Media Sponsor

Proceeds benefit  
The Center for the Deaf and Hard of Hearing



# Tasting Tuesday

August 19, 2008 • 5:30 – 9:30 PM

Milwaukee Ale House

\$\_\_\_\_\_ single ticket only @ \$40 each = \$\_\_\_\_\_

\$\_\_\_\_\_ 2 or more tickets @ \$35 each = \$\_\_\_\_\_

☐ I cannot attend, but have enclosed a tax-deductible contribution to help children, families and adults challenged by hearing loss.

☐ My Check, payable to CDHH, is enclosed

☐ Charge My Credit Card:

☐ Visa

☐ MasterCard

Acct. # \_\_\_\_\_ Exp. \_\_\_\_\_

Signature \_\_\_\_\_

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_

Zip Code: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_

Please list the names of those attending:

Name \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

Name \_\_\_\_\_

Mail this completed form with your payment to:  
CDHH, 10243 W. National Ave.  
West Allis, WI 53227

Tickets can also be purchased online at  
[www.cdhh.org](http://www.cdhh.org) or by calling 414-604-220

# **COMING SOON - On-Line Applications!**

We are pleased to announce that the Ceridian Recruiting System (CRS) will “go live” effective July 1, 2008. To ensure that all outstanding paper applications are processed in the current system, all paper applications must be submitted to the Division of Human Resources no later than **4:00 PM on June 27, 2008**, unless otherwise specified on the job announcement.

**EFFECTIVE JULY 1, 2008**, all applications will be submitted online through our website. Please take the time to visit our website at [www.jobs.milwaukeecounty.org](http://www.jobs.milwaukeecounty.org).

Once the Ceridian Recruiting System is on line, please be sure to maintain your email account. If you do not have an email account, the system will assist you in creating a free Hotmail account.

# FCC Consumer Advisory

## Buying the Right TV: What Every Consumer Should Know

### The Digital Television Transition – What is it?

The DTV transition refers to the switch from analog to digital broadcast television. Digital technology will provide improved picture quality and sound quality like that experienced at the movies. Congress set the deadline of February 17, 2009 for the DTV transition. This means that on that date all U.S. full-power television stations will stop broadcasting in analog format as they do now, and will transmit only in digital instead. (Most full-power television stations are currently broadcasting in both analog and digital.)

### What Consumers Considering the Purchase of a TV Set Should Know

When buying television sets and other TV equipment such as DVD players, consumers should know whether or not the equipment includes a digital tuner. (TV equipment that includes a digital tuner is sometimes referred to as a “digital receiver.”) Consumers who want to continue to receive their local full-power broadcast television stations after February 17, 2009 must either purchase a TV set equipped with a digital tuner or purchase a digital-to-analog converter box that will convert those over-the-air digital signals into analog so that they can be displayed on an analog device. Analog-only TVs should continue to work as before with cable and satellite TV services.

### Digital-to-Analog Converter Box Coupon Program

Between January 1, 2008, and March 31, 2009, all U.S. households will be eligible to request up to two coupons, worth \$40 each, to be used toward the purchase of digital-to-analog converter boxes. As described above, these converter boxes are designed to make over-the-air digital television signals viewable on analog-only TVs, and thus are not intended for analog-only TVs hooked up to cable or satellite service. The National Telecommunications and Information Administration (NTIA) is running the coupon program. For more information, visit the NTIA website at [www.dtv2009.gov](http://www.dtv2009.gov).

### Some Sets Being Sold May Have Analog Tuners Only – Look for the Label

Although, by law, the import or interstate shipment of any TV device containing an analog tuner is now prohibited, unless it also contains a digital tuner, some stores may still have in their inventory TV equipment with only analog tuners. A television set or other TV equipment with only an analog tuner will not receive over-the-air local full-power broadcast TV station programming after February 17, 2009, unless it is connected to a digital-to-analog converter box.

(More)  
→



Federal Communications Commission ■ Consumer & Governmental Affairs Bureau ■ 445 12th St., SW ■ Washington, DC 20554  
1-888-CALL-FCC (1-888-225-5322) ■ TTY: 1-888-TELL-FCC (1-888-835-5322) ■ Fax: 1-866-418-0232 ■ [www.fcc.gov/cgb](http://www.fcc.gov/cgb)

The Commission has required that retailers fully inform consumers by prominently displaying the following text if they are selling TV equipment with only an analog tuner:

**This television receiver has only an analog broadcast tuner and will require a converter box after February 17, 2009, to receive over-the-air-broadcasts with an antenna because of the Nation's transition to digital broadcasting. Analog-only TVs should continue to work as before with cable and satellite TV services, gaming consoles, VCRs, DVD players, and similar products. For more information, call the Federal Communications Commission at 1-888-225-5322 (TTY: 1-888-835-5322) or visit the Commission's digital television website at: [www.dtv.gov](http://www.dtv.gov).**

Consumers are urged to look for this label when shopping for a new TV set or other TV equipment and to take into consideration the limitations of analog-only TVs when making purchasing decisions. For more information about the DTV transition, go to [www.dtv.gov](http://www.dtv.gov) or contact the FCC's Consumer Center by e-mailing [dtvinfo@fcc.gov](mailto:dtvinfo@fcc.gov); calling 1-888-CALL-FCC (1-888-225-5322) voice or 1-888-TELL-FCC (1-888-835-5322) TTY; faxing 1-866-418-0232; or writing to:

Federal Communications Commission  
Consumer & Governmental Affairs Bureau  
Consumer Inquiries and Complaints Division  
445 12<sup>th</sup> Street, SW  
Washington, DC 20554.

###

*For this or any other consumer publication in an accessible format (electronic ASCII text, Braille, large print, or audio) please write or call us at the address or phone number below, or send an e-mail to [FCC504@fcc.gov](mailto:FCC504@fcc.gov).*

*To receive information on this and other FCC consumer topics through the Commission's electronic subscriber service, click on [www.fcc.gov/cgb/contacts/](http://www.fcc.gov/cgb/contacts/).*

*This document is for consumer education purposes only and is not intended to affect any proceeding or cases involving this subject matter or related issues.*

01/03/08



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## Mortgages: Basic Information

### What is a mortgage?

A mortgage represents a loan or lien on a property/house that has to be paid over a specified period of time. Home mortgages are the most common type of mortgage. It's your personal guarantee that you'll repay the money you've borrowed to buy your home. There are many types of mortgages. Which type you choose usually depends on the length of time you think you'll be in your home or the other financial obligations you have.

### What type of mortgage is right for me?

Mortgages come in many different shapes and sizes, each with its own advantages and disadvantages. Below is a list of the most common mortgage types:

- **Fixed-rate mortgages** – This mortgage offers an interest rate that will never change over the entire life of the loan. The length (known as the term) of your fixed rate mortgage can be 15, 20 or 30 years. **Note:** The higher the interest rate, the higher your monthly mortgage.
- **Adjustable-rate mortgage** – An adjustable-rate mortgage (ARM) has an interest rate that changes based on varying market rates and economic trends. An increase in the interest rate will result in a higher monthly payment.
- **Federal Housing Administration Loans (FHA) and Veterans Administration (VA)** – Government housing loans help lower the costs of mortgages so more people can afford to own their own home. Only approved lenders can offer these loans, and the property must meet required standards.

Make sure you select the mortgage that is right for you, your future plans, and your financial situation.

### How do I know if I can get a mortgage?

A lender will look at your employment and credit history to determine your ability to make mortgage payments. Lenders want to see stability. They look for steady employment with a single employer for the past two years (or at least employment in the same field). They will also look closely at any late payments during the last two years of your credit history. Lenders typically pay particular attention to any rent or mortgage payments that were over 30 days past due. In order to qualify for a mortgage, most lenders require that you have a **debt-to-income ratio of 28/36**. This means that no more than 28 percent of your total monthly income (from all sources and before taxes) can go toward housing, and no more than 36 percent of your monthly income can go toward your **total monthly debt** (this includes your mortgage payment). Your bank account information will also be verified.

Based on the type of mortgage you're interested in, lenders will obtain, or ask you to provide, some or all of the following financial documentation:

- Credit report.
- Pay stubs for the past 30 days.
- W-2 forms for the past 2 years.
- Information about debt obligations, e.g., car loans, student loans, tax liabilities, liens (including federal tax liens), bankruptcies, etc.
- Recent statements from your checking, savings, mutual fund, or other accounts.
- Tax returns for the past 2 years if you're self-employed.
- Proof of any supplemental income.
- Records of any negative credit accounts that have been paid off.
- Records of child support or alimony.

### How do I find a lender?

You can get a mortgage from many different sources, like mortgage banking companies, commercial banks, community banks, credit unions, mortgage brokers, and other financial institutions. To find a lender, you can:

- Contact your bank or financial institution. Sometimes lenders can offer better mortgage terms to their own customers.

- Talk to real estate professionals.
- Consult a non-profit housing counseling agency in your area.
- Ask family members, friends, and coworkers.
- Use the Internet.
- Look through your local newspaper or telephone book.

When you're looking for a mortgage, it's important that you find a lender who will work with you to meet your needs.

### **Is there a tax benefit to getting a mortgage?**

You may be able to deduct the interest you pay on a home mortgage on your income tax return if you itemize your deductions. You will need to use a Schedule A to find out if your total itemized deductions are more than the standard deduction. For information on deductions related to home ownership see IRS Publication 530, *Tax information for First-Time Homeowners*.

### **What else do I need to know and how can I protect my identity in getting a mortgage?**

While most mortgage lenders and brokers have your best interests in mind, there are lenders that may try to take economic advantage of you. There are lenders that target people who may have fewer credit choices or are perceived as higher credit risks. They usually reach out to elderly and low-income homebuyers, minorities and women, people with less than perfect credit, and people who know very little about home loans and mortgages.

Be suspicious of anyone who offers you "bargain loans," whether they mail or e-mail you an offer, call you on the phone, or come to your door.

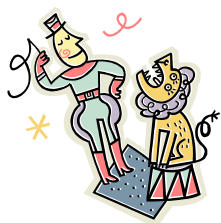
*Protecting Your Identity - Caution: Under no circumstances should you sign blank forms giving your lender permission to obtain tax or personal financial information on you. Be specific about personal information that you grant authority for lenders to obtain in the verification process. You should confirm the name of the lender designated to receive the information, insert the specific information that you wish released, and date the authorization ( e.g., Form 4506, Request for Copy of Tax Form or Form 4506 - T, Request for Transcript of Tax Return should always specify the tax years to be released).*

### **Avoid promises of "No Credit? Bad Credit? No Problem!"**

For more information on how to protect yourself from unfair or deceptive lenders, contact the Bureau of Consumer Protection in your state.

# Center for the Deaf and Hard of Hearing Family Learning Vacation 2008

**LIFE IS A CIRCUS:  
GETTING YOUR FAMILY'S ACT TOGETHER**  
Friday, August 15 through Sunday, August 17, 2008  
at the Wisconsin Lions Camp in Rosholt, WI



Don't miss this wonderful opportunity to meet and spend time with families with d/Deaf or hard of hearing children from all over the state. At Family Learning Vacation, you'll enjoy a weekend of fun, friendship and interesting workshops. Share experiences, participate in informative programs and have a great time exploring the beautiful Wisconsin Lions Camp, located near Stevens Point, which features 400 acres of forests, trails, native wildlife and a private lake—the perfect setting for a family vacation.

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**REGISTER BY JUNE 23 AND SAVE WITH SPECIAL EARLY BIRD RATE!**

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## **FEATURED PRESENTER:**

**Matt Rider**, Training Specialist at the Laurent Clerc National Deaf Education Center at Gallaudet University, will share tips with parents to help them boost their family act by using a proactive Family Teambuilding approach to the daily issues and struggles that can easily make any family feel like a 3-ring circus.

## **PLUS:**

- ♦ Family Teambuilding
- ♦ Family Art Project
- ♦ Circus Entertainment
- ♦ Boating, Swimming and Fishing
- ♦ Nature Walks & Hayrides



- ♦ Circus Face Painting
- ♦ Arts and Crafts
- ♦ Back by Popular Demand – Paddleboat Races
- ♦ Challenge your circus skills: devils' sticks, juggling, balloon animals, stilt-walking & more!

***Complete the form below to be sure to receive your FLV Registration Packet or visit [www.cdhh.org](http://www.cdhh.org) to download the registration forms.***

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☐ **Yes!** Please send me information about attending Family Learning Vacation 2008.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_

Phone (day): \_\_\_\_\_ Phone (evening): \_\_\_\_\_ E-Mail: \_\_\_\_\_

For more information, contact: CDHH ♦ 10243 W. National Avenue ♦ West Allis, WI 53227  
414-604-2200 V ♦ 888-742-7651 TTY ♦ E-Mail: [kmalak@cdhh.org](mailto:kmalak@cdhh.org) ♦ Website: [www.cdhh.org](http://www.cdhh.org)



Milwaukee County - Department of Health & Human Services

**2008 SPECIAL NEEDS CHILDCARE PROGRAM**

Classes held at Marcia P. Coggs Human Service Center: 1220 W. Vliet Street, in Room 104, ENTRANCE THROUGH BACK DOOR.  
Parents can attend for FREE! See payment instructions below. If you have questions, call Ann or Barbara at **414-289-6558**.

DATE	CLASS	DESCRIPTION
<b>July 16</b> 5:45pm - 7:45pm	<b>Understanding Diabetes</b> Debra Walton, Visiting Nurse Association	Learn about Diabetes and the effects on children in your care. Discuss how to include children coping with this disorder.
<b>July 19</b> 9:30am - 11:30am	<b>Music Therapy, Making Music Work For You!</b> John Hartman, Milwaukee Center for Independence	Learn specifics on how to use music to get the responses you want and to increase communication, socialization and to engage people in movement. This engaging and interactive presentation will explore how music works to achieve these goals.
<b>July 23</b> 5:45pm - 7:45pm	<b>Understanding ADHD and Co-Existing Disorders</b> Maureen Keyes of UW-Milwaukee	Learn about ADHD and how different techniques can improve your ability to care successfully for young children coping with this disorder.
<b>August 13</b> 5:45pm - 7:45pm	<b>T.I.P.S to Prevent "Flat Head" In Infants</b> Micki Klawes of Milwaukee Center for Independence	Learn about Tummy time, Infant equipment, Positioning an infant, and the importance of Starting right away to avoid Positional Plagiocephaly or flat head for infants
<b>August 20</b> 5:45pm - 7:45pm	<b>Using Play to Develop Speech and Language</b> Amanda Dobberstein, Easter Seals Kindcare	Learn techniques that focus on playtime to encourage children to develop speech and language skills.



Pre-registration fee is \$10.00/Late payment fee is \$15.00. Mail fee and completed form to: Coggs Center Business Office: 1220 W. Vliet Street, Milw. WI 53205. Accepted forms of payment: money order or certified bank check made out to DHHS. NO PERSONAL CHECKS. The Business Office will accept cash from 7:30am-4:00pm. The fees for each class are non-refundable/non-transferable unless class cancels. No payments accepted at class.

Name: \_\_\_\_\_ Day Phone: \_\_\_\_\_

Child care name: \_\_\_\_\_ E-mail: \_\_\_\_\_

Address to mail certificate: \_\_\_\_\_ Zip: \_\_\_\_\_

**Last 5 digits of Social Security #** \_\_\_\_\_ **Date of Birth** \_\_\_\_/\_\_\_\_/\_\_\_\_

I am a Parent/family member of a child with special needs attending for free (do not receive a certificate): YES ☐

I am an Employee: \_\_\_\_\_ I am an Owner: \_\_\_\_\_ PROVIDER # \_\_\_\_\_

**CLASS NAMES:**

**DATES:**

Need interpreter or special accommodation: Yes\_\_\_\_ No\_\_\_\_ Type: \_\_\_\_\_

Necesito interprete en Espanol: Si\_\_\_\_ No\_\_\_\_ Pide 3 dias antes para un interprete.

Kuv Xav tau ib tug hmoub tuaj txais: xau tau \_\_\_\_ tsis xau tau \_\_\_\_ You tias xau tau ib tug neeg hmoob tuaj txais lus yuau tau hais ua ntej li peb hnub mas thiaj li tau.

\*Go to website for class updates and registration forms: **[www.milwaukee.gov/sncc](http://www.milwaukee.gov/sncc)**